
Health Insurance

Definition: Respondents, ages 18-64, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicare.

Prevalence of No Health Insurance

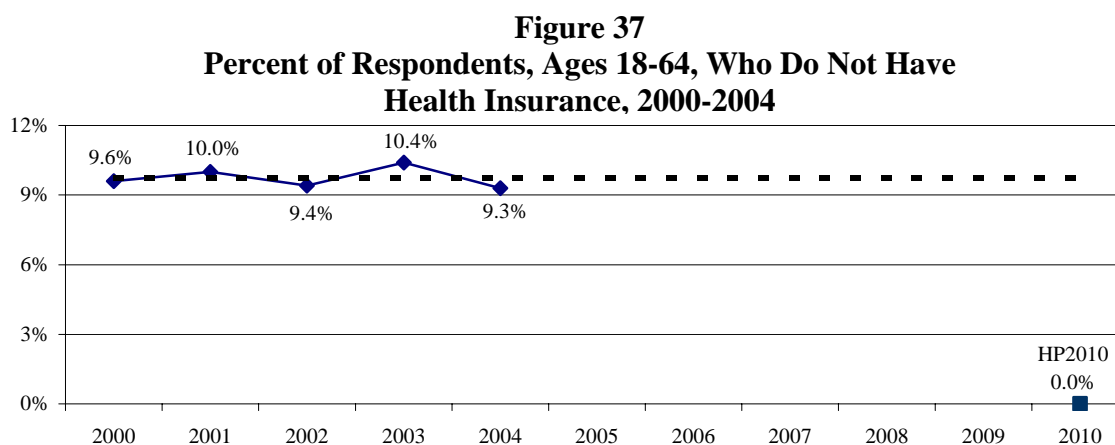
- South Dakota 9.3%
- There is no nationwide median for no health insurance for 18-64 year olds

Healthy People 2010 Objective

Decrease the proportion of persons not insured to 0 percent.

Trend Analysis

This question was first asked in 2000 and hit its peak in 2003 with 10.4 percent of respondents ages 18 to 64 who stated they had no health insurance. In 2004 it hit its low with 9.3 percent of respondents ages 18 to 64 who stated they had no health insurance.



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2004

Demographics

Gender	There are no significant differences in the lack of health insurance between males and females or for any demographic group between the two.
Age	The most notable point when analyzing health insurance status by age is the very high percentage of 18-24 year olds that are uninsured.
Race	There are no significant racial differences observed from the available data.
Region	The west region demonstrates a very high prevalence of uninsured, while the southeast and American Indian counties regions show a very low prevalence.
Household Income	Lack of health insurance generally decreases as household income increases. This includes significant decreases as the \$25,000-\$34,999 and \$35,000-\$49,999 income groups are reached.

- Education** Lack of health insurance decreases as education increases. This includes a significant decrease as the some post-high school education level is reached.
- Employment Status** Those who are unemployed or unable to work exhibit a very high prevalence of uninsured, while those who are retired, employed for wages, or homemakers show a very low prevalence.
- Marital Status** Those who are divorced, separated, or have never been married demonstrate a significantly higher prevalence of uninsured than those who are married or widowed.

Table 51
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2004

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
Total	4,276	9.3	(8.2-10.6)	1,824	10.1	(8.3-12.2)	2,452	8.6	(7.2-10.2)
Age									
18-24	319	17.3	(12.8-22.9)	137	20.2	(13.4-29.3)	182	14.4	(9.2-21.8)
25-34	761	8.3	(6.1-11.2)	326	9.5	(6.0-14.6)	435	7.1	(4.9-10.2)
35-44	1,002	7.0	(5.4-9.0)	413	6.2	(4.0-9.4)	589	7.9	(5.8-10.7)
45-54	1,247	7.7	(6.3-9.5)	549	8.5	(6.4-11.4)	698	6.9	(5.1-9.3)
55-64	947	7.7	(5.9-10.1)	399	8.0	(5.4-11.7)	548	7.5	(5.1-10.8)
65-74	-	-	-	-	-	-	-	-	-
75+	-	-	-	-	-	-	-	-	-
Race									
White	3,775	9.4	(8.2-10.8)	1,626	10.0	(8.2-12.2)	2,149	8.8	(7.4-10.6)
American Indian	352	3.3	(1.2-8.9)	139	2.8	(0.8-9.5)	213	3.8	(0.9-14.7)
Region									
Southeast	1,083	6.7	(5.1-8.9)	464	6.0	(3.9-9.2)	619	7.4	(5.1-10.6)
Northeast	927	10.8	(8.3-14.0)	404	13.1	(9.1-18.6)	523	8.3	(5.9-11.8)
Central	755	8.1	(5.9-11.1)	308	9.0	(5.8-13.8)	447	7.2	(4.5-11.5)
West	1,026	13.3	(10.7-16.3)	443	14.3	(10.4-19.5)	583	12.1	(9.3-15.7)
American Indian Counties	485	6.1	(4.0-9.2)	205	7.6	(4.1-13.6)	280	4.7	(2.9-7.4)
Household Income									
Less than \$10,000	173	26.0	(17.7-36.5)	*	*	*	*	*	*
\$10,000-\$14,999	154	25.0	(17.1-35.1)	*	*	*	*	*	*
\$15,000-\$19,999	268	28.1	(20.6-37.0)	108	32.8	(20.9-47.4)	160	23.7	(15.8-34.0)
\$20,000-\$24,999	393	21.4	(16.2-27.7)	149	24.7	(16.4-35.5)	244	18.1	(12.6-25.3)
\$25,000-\$34,999	709	12.1	(9.0-16.0)	316	14.1	(9.4-20.5)	393	9.7	(6.6-14.1)
\$35,000-\$49,999	830	5.0	(3.4-7.3)	363	5.5	(3.1-9.5)	467	4.5	(2.6-7.6)
\$50,000-\$74,999	813	2.5	(1.4-4.6)	346	2.5	(1.1-5.5)	467	2.5	(1.0-6.1)
\$75,000+	646	1.4	(0.6-3.2)	329	1.8	(0.6-4.9)	317	0.8	(0.2-3.1)
Education									
8th Grade or Less	*	*	*	*	*	*	*	*	*
Some High School	168	16.9	(10.3-26.3)	*	*	*	*	*	*
High School or G.E.D.	1,274	13.6	(11.2-16.6)	591	13.7	(10.2-18.1)	683	13.6	(10.4-17.5)
Some Post-High School	1,330	8.3	(6.6-10.5)	534	8.0	(5.4-11.6)	796	8.7	(6.5-11.5)
College Graduate	1,452	4.8	(3.5-6.7)	584	6.5	(4.2-9.9)	868	3.3	(2.0-5.4)
Employment Status									
Employed for Wages	2,822	7.5	(6.2-9.0)	1,154	8.9	(6.9-11.5)	1,668	6.0	(4.7-7.6)
Self-employed	651	11.8	(9.2-15.0)	411	10.9	(7.8-15.0)	240	13.7	(9.4-19.4)
Unemployed	134	29.6	(19.2-42.6)	*	*	*	*	*	*
Homemaker	220	11.1	(7.1-16.9)	*	*	*	*	*	*
Student	123	11.4	(5.8-21.2)	*	*	*	*	*	*
Retired	169	4.7	(2.5-8.9)	*	*	*	*	*	*
Unable to Work	157	16.2	(9.4-26.4)	*	*	*	*	*	*
Marital Status									
Married/Unmarried Couple	2,785	5.9	(4.9-7.1)	1,140	6.5	(4.9-8.7)	1,645	5.3	(4.2-6.6)
Divorced/Separated	666	18.9	(15.3-23.2)	279	17.0	(12.3-23.2)	387	20.6	(15.5-26.8)
Widowed	152	6.5	(3.5-11.6)	*	*	*	*	*	*
Never Married	665	17.2	(13.3-22.0)	371	17.8	(12.8-24.2)	294	16.2	(10.5-24.1)

Note: *Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2004

Further Analysis

Following are data illustrating the percent of those aged 18 to 64 who did not have not health insurance for various health behaviors and conditions. For example, 15.8 percent of respondents who stated they had fair or poor health status have no health insurance, while 8.7 percent of respondents who stated they had excellent, very good, or good health status have no health insurance.

Table 52			
No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2004			
Health Behavior or Condition	# Respondents	% No Health Insurance	95% CI
Fair or Poor Health Status	470	15.8	11.9-20.7
Excellent, Very Good, or Good Health Status	3,798	8.7	7.5-10.0
Physical Health Not Good for 30 Days of the Past 30	189	19.0	11.4-30.1
Physical Health Not Good for 0-29 Days of the Past 30	4,065	9.0	7.9-10.3
Mental Health Not Good for 20-30 Days of the Past 30	264	20.0	14.0-27.6
Mental Health Not Good for 0-19 Days of the Past 30	3,973	8.7	7.5-10.0
Usual Activities Unattainable for 10-30 Days of the Past 30	236	17.4	11.8-24.9
Usual Activities Unattainable for 0-9 Days of the Past 30	4,030	8.9	7.7-10.2
Obese (BMI = 30.0+)	1,134	9.1	7.1-11.5
Overweight (BMI = 25.0-29.9)	1,540	8.1	6.4-10.1
Recommended Weight (BMI = 18.5-24.9)	1,420	10.6	8.5-13.2
No Leisure Time Physical Activity	780	12.6	9.9-16.0
Leisure Time Physical Activity	3,495	8.7	7.4-10.1
Current Smoker	1,029	18.3	15.1-21.9
Former Smoker	989	7.3	5.7-9.3
Never Smoked	2,253	6.3	5.0-7.9
Drank Alcohol in Past 30 Days	2,605	8.7	7.3-10.3
No Alcohol in Past 30 Days	1,644	10.5	8.6-12.8
Binge Drinker	741	12.6	9.7-16.3
Not a Binge Drinker	3,496	8.4	7.2-9.7
Heavy Drinker	174	6.9	3.9-11.9
Not a Heavy Drinker	4,048	9.3	8.1-10.7
No Mammogram within Past Two Years (40+)	412	18.6	14.5-23.5
Mammogram within Past Two Years (40+)	1,152	3.3	2.3-4.5
No Clinical Breast Exam within Past Two Years	397	19.9	15.2-25.7
Clinical Breast Exam within Past Two Years	2,046	6.6	5.2-8.2
Insufficient Cervical Cancer Screening	211	22.9	16.4-30.9
Sufficient Cervical Cancer Screening	1,788	7.0	5.5-8.9
No PSA Test within Past Two Years (40+)	637	10.8	8.5-13.7
PSA Test within Past Two Years (40+)	505	3.0	1.7-5.2
No Digital Rectal Exam within Past Two Years (40+)	621	10.9	8.4-13.9
Digital Rectal Exam within Past Two Years (40+)	556	3.0	1.9-5.0
No Blood Stool Test within Past Two Years (50+)	1,226	9.8	8.0-11.9
Blood Stool Test within Past Two Years (50+)	385	2.9	1.6-5.3
Never Had Sigmoidoscopy or Colonoscopy (50+)	952	11.9	9.6-14.6
Ever Had Sigmoidoscopy or Colonoscopy (50+)	662	2.8	1.8-4.4
Haven't Been to the Dentist in the Past 12 Months	1,147	18.4	15.4-21.7
Been to the Dentist in the Past 12 Months	3,127	6.2	5.1-7.5
Not Taking any Precautions Against West Nile Virus	1,199	12.0	9.5-15.0
Taking Precautions Against West Nile Virus	3,046	8.3	7.0-9.7
No Flu Shot (65+)	-	-	-
Flu Shot (65+)	-	-	-

Table 52 (continued)			
No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2004			
Health Behavior or Condition	# Respondents	% No Health Insurance	95% CI
No Pneumonia Shot (65+)	-	-	-
Pneumonia Shot (65+)	-	-	-
Diabetes	244	7.5	4.1-13.1
No Diabetes	4,030	9.4	8.2-10.8
Current Asthma	296	9.6	5.4-16.4
Former Asthma	143	10.7	4.3-24.3
Never Had Asthma	3,817	9.2	8.0-10.5
Previously Had a Heart Attack	109	8.7	4.3-17.0
Never Had a Heart Attack	4,154	9.3	8.2-10.6
Have Angina or Coronary Heart Disease	121	5.9	2.6-12.7
Do not Have Angina or Coronary Heart Disease	4,130	9.4	8.2-10.8
Previously Had a Stroke	*	*	*
Never Had a Stroke	4,200	9.3	8.2-10.7
Physical, Mental, or Emotional Disability	694	14.9	11.4-19.4
No Physical, Mental, or Emotional Disability	3,577	8.4	7.2-9.8
Disability with Special Equipment Needed	156	6.7	3.3-13.2
No Disability with Special Equipment Needed	4,118	9.4	8.2-10.7
Four or More Hours of TV Watched per Day	769	14.0	11.0-17.7
Less Than Four Hours of TV Watched per Day	3,467	8.5	7.2-9.9
Sick from Poor Indoor Air Quality in Past Year	837	12.3	9.3-16.0
Not Sick from Poor Indoor Air Quality in Past Year	3,410	8.6	7.4-9.9
Sick from Outdoor Air Pollution in Past Year	312	14.7	10.1-21.1
Not Sick from Outdoor Air Pollution in Past Year	3,943	9.0	7.8-10.3
Firearm in Household	2,572	7.3	6.1-8.8
No Firearms in Household	1,639	12.8	10.5-15.4
Loaded and Unlocked Firearm in Household	222	13.6	8.5-20.9
No Loaded and Unlocked Firearms in Household	3,959	9.1	8.0-10.5
No Birth Control (females 18-44 & males 18-59)	316	13.0	8.7-19.1
Birth Control (females 18-44 & males 18-59)	1,652	7.8	6.3-9.7
Never Been Tested for HIV (18-64)	3,054	8.5	7.2-9.9
Been Tested for HIV (18-64)	1,139	11.6	9.1-14.7
Sunburn in Past 12 Months	1,964	8.7	7.1-10.5
No Sunburn in Past 12 Months	2,305	10.0	8.4-11.9
Military Veteran	557	7.0	4.5-10.8
Not a Military Veteran	3,718	9.7	8.4-11.1

Note: *Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2004

Since 2000, employer based coverage was the highest type of health insurance reported by respondents. However, in 2004 employer based coverage did hit a low of 65.2 percent compared to the high in 2001 of 67.3 percent. The second highest type of insurance was private plan with 11.8 percent of respondents having it. Private plan has been decreasing since its peak in 2000. Table 53, on the next page, illustrates this.

Table 53 Type of Health Insurance, Ages 18-64, 2000-2004					
	2004	2003	2002	2001	2000
Number of Respondents	4,276	3,746	3,468	3,775	3,871
Type of Health Insurance					
Employer Based Coverage	65.2%	65.3%	66.2%	67.3%	66.8%
Private Plan	11.8%	12.5%	13.1%	13.1%	13.5%
The Military, CHAMPUS, TriCare, or the VA	4.3%	3.2%	3.1%	2.5%	2.1%
The Indian Health Service	3.6%	3.3%	3.1%	2.1%	2.2%
Medicaid or Medical Assistance	2.5%	3.2%	2.5%	1.9%	1.1%
Medicare	2.1%	1.3%	1.6%	2.2%	3.9%
Some Other Source	1.2%	1.0%	1.0%	0.9%	0.8%
None	9.3%	10.4%	9.4%	10.0%	9.6%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2004

The percent of respondents who think they have adequate health care coverage or insurance decreased from 89.6 percent in 2000 and 2002 to 85.2 percent in 2004 as illustrated below in Table 54.

Table 54 Respondents Who Think They Have Adequate Health Care Coverage or Insurance, 2000, 2002, and 2004		
Year	# of Respondents	Percent
2004	3,840	85.2
2002	3,007	89.6
2000	3,427	89.6

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000, 2002, and 2004

The percent of respondents whose health insurance covers medicines prescribed by a doctor increased from 88.6 percent in 2002 to 90.1 percent in 2004 as illustrated below in Table 55.

Table 55 Respondents Whose Health Insurance Covers Medicines Prescribed by a Doctor, 2002 and 2004		
Year	# of Respondents	Percent
2004	3,842	90.1
2002	3,102	88.6

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2002 and 2004

Table 56, on the next page, displays how long since respondents had a routine checkup and if the respondent had health insurance. The percent of respondents who had health insurance who stated they had a routine checkup within the past year decreased slightly from 2002 to 2004. Likewise, the percent of respondents who did not have health insurance who stated they had a routine checkup within the past year decreased from 2002 to 2004.

When comparing respondents who held health insurance to those who did not have health insurance, 70.6 percent of respondents who had health insurance had a routine checkup within the past year while only 43.6 percent of respondents who did not have health insurance had a routine checkup within the past year. The percent of respondents who did not have health insurance who stated they had a routine checkup five or more years ago was 22.6 percent while only 9 percent of respondents who had health insurance had a routine checkup five or more years ago.

Table 56				
How Long Since Respondent Last Visited a Doctor for a Routine Checkup, 2002 and 2004				
	2004		2002	
	Health Insurance	No Health Insurance	Health Insurance	No Health Insurance
Number of respondents	3,889	363	3,108	305
Within the past year	70.6%	43.6%	71.1%	46.3%
Within the past 2 years	13.1%	16.5%	12.6%	19.8%
Within the past 5 years	6.3%	12.9%	6.6%	9.1%
5 or more years ago	9.0%	22.6%	8.1%	20.8%
Never	1.1%	4.4%	1.5%	4.0%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2002 and 2004

The main reason respondents were without health care coverage in 2002 and 2004 was couldn't afford to pay the premiums with 44.4 and 58.3 percent, respectively. Lost job or changed employers was the second highest response for respondents without health care coverage in 2002 and 2004. Table 57, below, illustrates this.

Table 57		
Main Reason Respondent is Without Health Care Coverage, 2002 and 2004		
	2004	2002
Number of respondents	360	429
Couldn't afford to pay the premiums	58.3%	44.4%
Lost job or changed employers	11.2%	19.0%
Employer doesn't offer or stopped offering coverage	7.4%	7.7%
Became ineligible because of age or because left school	5.9%	0.5%
Cut back to part time or became temporary employee	2.1%	0.4%
Insurance company refused coverage	1.7%	1.2%
Benefits from employer or former employer ran out	1.3%	1.5%
Spouse or parent lost job or changed employers	0.9%	1.4%
Lost medicaid or medical assistance eligibility	0.6%	1.4%
Became divorced or separated	0.4%	0.6%
Spouse or parent died	0.0%	0.1%
Other	10.1%	21.7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2002 and 2004

Table 58, on the next page, displays how long it has been since respondents had health care coverage. In 2004, the top response was five or more years ago with 27.8 percent, while in 2002 the top response was within the past six months with 24.8 percent. Only 19.5 percent of respondents in 2004 said it has been within the past six months since they had health care coverage.

Table 58 How Long it Has Been Since Respondent Had Health Care Coverage, 2002 and 2004		
	2004	2002
Number of respondents	365	408
Within the past 6 months	19.5%	24.8%
Within the past year	11.2%	11.3%
Within the past 2 years	16.0%	16.7%
Within the past 5 years	21.5%	12.7%
5 or more years ago	27.8%	21.4%
Never	4.0%	13.1%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2002 and 2004

CHILDREN'S HEALTH INSURANCE

The following tables and figures are the result of questions about children's health insurance asked to households who had children ages 17 and under.

Demographics

- Age** Lack of health insurance increases as the age of the child increases. This is illustrated by 1.6 percent of 0-4 and 5-9 year olds uninsured as opposed to 4.3 percent of 15-17 year olds.
- Region** There are no significant regional differences observed from the available data.
- Household Income** Lack of health insurance seems to generally decrease as household income increases. This is shown by over 7 percent uninsured in the \$15,000-\$19,999 and \$20,000-\$24,999 income groups versus only 0.3 percent in the \$75,000 and over income group.

Table 59			
Children, Ages 0-17, Who Do Not Have Health Insurance, 2004			
Demographics	# Respondents	% No Health Insurance	95% CI
Total	1,840	2.6	(1.9-3.5)
<u>Age</u>			
0-4	529	1.6	(0.8-3.1)
5-9	409	1.6	(0.7-3.6)
10-14	499	3.3	(2.1-5.4)
15-17	403	4.3	(2.5-7.4)
<u>Region</u>			
Southeast	516	1.9	(1.0-3.4)
Northeast	384	2.0	(1.1-3.8)
Central	295	3.8	(1.5-9.2)
West	394	4.1	(2.5-6.6)
American Indian Counties	251	2.0	(0.9-4.0)
<u>Household Income</u>			
Less than \$10,000	*	*	*
\$10,000-\$14,999	*	*	*
\$15,000-\$19,999	109	7.3	(3.5-14.7)
\$20,000-\$24,999	160	7.7	(4.2-13.5)
\$25,000-\$34,999	280	3.5	(1.8-6.6)
\$35,000-\$49,999	351	2.1	(0.8-5.3)
\$50,000-\$74,999	389	1.7	(0.7-3.8)
\$75,000+	317	0.3	(0.0-2.3)

Note: *Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2004

Table 60, on the next page, displays the different types of health coverage for respondents' children ages 17 and under since 2000. The main type of health care coverage for all years was employer based coverage. Since employer based coverage hit its peak in 2001 with 68 percent it has been decreasing reaching a low of 62.5 percent in 2004.

Table 60					
Respondents' Children, Ages 17 and Under, Different Types of Health Coverage, 2000-2004					
	2004	2003	2002	2001	2000
Number of Respondents	1,840	1,724	1,542	1,767	1,758
Employer Based Coverage	62.5%	63.9%	64.5%	68.0%	67.1%
Medicaid, CHIP, or Medical Assistance	15.7%	15.6%	14.7%	10.1%	8.3%
Private Plan	11.1%	11.5%	11.0%	12.2%	11.3%
The Indian Health Service	4.0%	3.0%	3.6%	3.3%	4.1%
The military, CHAMPUS, TriCare, or the VA	3.1%	1.7%	1.8%	1.1%	1.8%
Medicare	0.2%	0.3%	0.5%	0.7%	0.9%
Some Other Source	0.8%	0.4%	0.6%	0.7%	1.0%
None	2.6%	3.6%	3.2%	3.8%	5.7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2004

As illustrated in Table 61, below, the top reasons since 2000 for having a child without health care coverage included cost of premiums with 72.2 percent, high deductibles with 54.6 percent, and loss of someone's employment with 19.6 percent.

Table 61		
Child Without Health Care Coverage Due to Assorted Reasons, 2000-2004		
Reasons	Number	Percent
Cost of Premiums	348	72.2%
High Deductibles	340	54.6%
Loss of Someone's Employment	350	19.6%
Don't Believe Coverage is Necessary	336	9.3%
Employer Dropped Coverage	349	9.2%
Health Status	343	2.8%

Note: Number = The number of respondents who gave reasons for no child health care coverage.

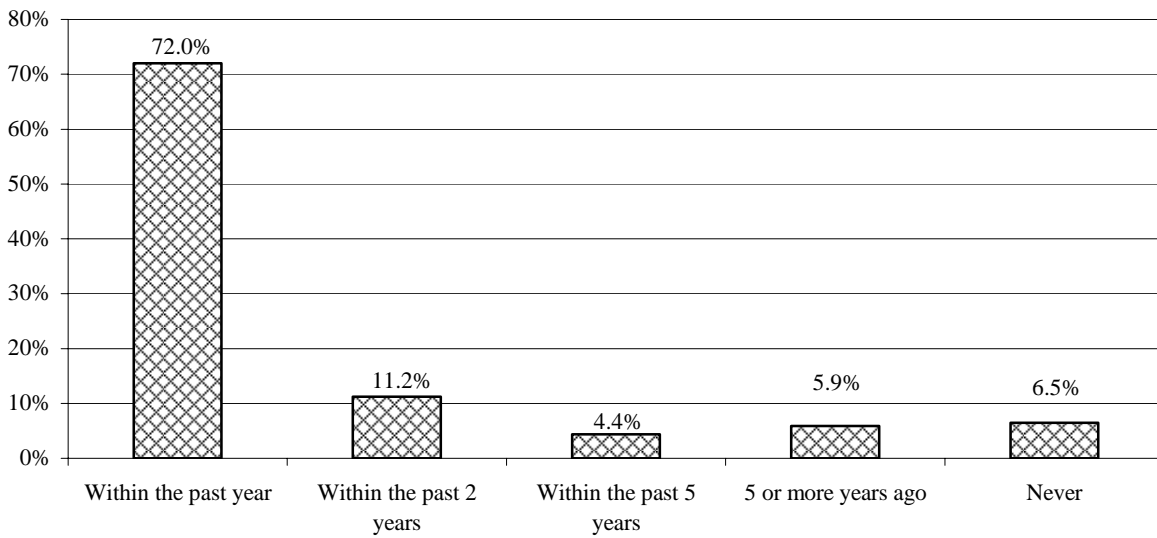
Percent = The percentage of respondents in this grouping.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2004

Of respondents who had uninsured children, 10.9 percent from 2000 to 2004 indicated their children went without medical care when sick or injured when they should have received medical care. From 2000 to 2004, the primary payer for medical care for uninsured child was the parents with 93 percent. From 2000 to 2004, 6.2 percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.

Figure 38, on the next page, illustrates the length of time since respondent's uninsured child last visited a doctor for a routine checkup or physical examination. From 2000 to 2004, the majority of respondents, 72 percent, stated their uninsured child had been to a doctor for a routine checkup within the past year.

Figure 38
Length of Time Since Uninsured Child Visited Doctor for a Routine Checkup,
2000-2004



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2004